

## Here's what people have to say about Money Central...

"Money Central was wonderful! I have 2 children and the extra money I received will help pay my bills. I'm definitely passing the word along to my friends!"

Sharon P., working single mother of 2

"Getting my taxes done at Money Central was great because you don't have to pay and the service was wonderful! I used to pay \$150 to get my taxes done so this was definitely worth it."

Tamica M., working single mother of 1

"What a nice surprise it was to get my taxes done at Money Central; it was excellent! The extra money I received will help my family and help me pay some bills."

Karen B., working single mother of 3



CFRC Partner



FoodChange  
(formerly Community Food Resource Center)  
39 Broadway 10th Floor | New York, NY, 10006  
[www.cfrnc.org](http://www.cfrnc.org)

# CALL TOLL FREE 1 866 WAGE PLUS (1-866-924-3758)

## Also get these services at Money Central tax sites:

- **Open a bank account and direct deposit your refund.** Open an account instantly with one of our partner banks or credit unions so you can direct deposit your refund. With a direct deposit you'll be able to get your money in 7-10 days. There is usually no fee and no minimum balance required.
- **Access Food Stamps.** You can find out if you qualify for Food Stamp benefits – an average of \$105 per month towards your grocery bill.
- **Get FREE or low cost health insurance.** Get help obtaining FREE or low cost health insurance for you and your family.
- **Get a list of all the benefits you qualify for in NYC.** Based on your current situation, you'll get a printout of all benefits in NYC that you qualify for. *Only at certain locations.*
- **Get back taxes done.** Beginning in March 2005, you can get back taxes done for 2001, 2002 and 2003. If you didn't file your taxes before, this is your chance.
- **Amend current returns.** Beginning in March 2005, we'll make changes to your existing return so you can take advantage of tax credits that you may not have known about before – and get more money.
- **Get an ITIN (Individual Taxpayer Identification Number).** If you don't have a Social Security number, we will help you apply for an ITIN so that you can file your taxes.
- **Get your taxes done if you are self-employed.** Beginning in March 2005 workers like childcare providers, taxi drivers, restaurant workers and others can file their taxes and benefit from tax credits.
- **Get farm fresh food.** Watch food demos and get farm fresh food. You can learn about healthy eating and cooking while you wait to get your taxes done. You can also invest a small amount to receive fresh fruits and vegetables every week from June through November. You'll pay less than you do at most groceries. *Only available in Harlem.*

# FREE QUALITY TAX ASSISTANCE

## It's your money, come and get it

Money Central will help



CALL TOLL FREE

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Money Central

## What is the Earned Income Tax Credit (EITC)?

The EITC is a refundable tax credit that may be worth up to \$5,805 to you and your family depending on your income and family size.

### Sample EITC Refunds for 2004

If your annual family income is	With 0 children	With 1 child	With 2 children
\$5,000	\$518	\$2,307	\$2,714
\$12,000	\$0	\$3,515	\$5,805
\$15,000	\$0	\$3,303	\$5,526
\$20,000	\$0	\$2,225	\$4,104
\$25,000	\$0	\$1,146	\$2,682
\$30,000	\$0	\$68	\$1,261

## You must file a tax return to get the EITC!

Money Central helps by providing FREE tax assistance at twelve centers throughout New York City. If you meet the income limits, we'll complete your taxes for FREE and help you get the EITC and other credits.

## Who is eligible for free tax assistance?

### You are eligible if:

- You have dependent children and earned less than \$40,000
- You do not have dependent children and earned less than \$20,000

## Are there other tax credits available?

**Yes!** You may also qualify for the Child Tax Credit worth up to \$1,000 per child and credits for childcare and education expenses.

## What if I don't have a social security number?

You may still be eligible to get money back by obtaining an Individual Taxpayer Identification Number (ITIN).

# FREE QUALITY tax assistance at a Money Central near you! call toll free 1 866 WAGE PLUS (1-866-924-3758)

January 24 - April 15, 2005 Mon - Thu 12 - 7, Fr 12 - 4, Sat 9 - 5 except where noted

Hours vary from month to month. February and April hours are extended. Open some Fridays. Please call our toll free number to verify hours of operation before coming.

## Money Central sites No appointment necessary

### In the Bronx

#### FORDHAM: 1199SEIU TRAINING CENTER

2514 Creston Avenue, around the back of the former Caldor's on the corner of Fordham Road and Grand Concourse. *Subway: 4, B, D to Fordham Road.*

**Open Sundays** – call toll free number for exact dates

★ **Opens January 19**

#### SOUTH BRONX (THE HUB): SOBRO

555 Bergen Avenue, 3rd floor, between East 149th Street and Westchester Avenue. *Subway: 2, 5 to 3rd Ave/149th Street.*

#### HUNTS POINT

945 East 163rd Street, between Intervale Avenue and Kelly Street. *Subway: 2, 5 to Intervale Avenue or 6 to Hunts Point.*

### In Brooklyn

#### BED-STUY: BED-STUY RESTORATION

1368 Fulton Street, inside courtyard of Bed-Stuy Restoration, across from Duane Reade. *Subway: A, C to Nostrand Avenue.*

#### DOWNTOWN: INDEPENDENCE COMMUNITY BANK

195 Montague Street; Independence Bank Building, 4th floor, between Court and Clinton Streets. *Subway: M, N, R, to Court Street; 2, 3, 4, 5 to Borough Hall.*

**Open Sundays** – call toll free number for exact dates

★ **Opens January 19**

#### SUNSET PARK: CENTER FOR FAMILY LIFE

5505 Fourth Avenue, between 55th and 56th Streets. *Subway: R to 53rd Street, N to 59th Street.*

### In Manhattan

#### HARLEM: FOOD & FINANCE CENTER

284 Saint Nicholas Avenue between 124th and 125th Streets, on Harlem USA block. *Subway: 2, 3, A, B, C, D to 125th Street.*

**HOURS:** M - Th, 9-7; F and Sat, 9 - 5

**Open Sundays** – call toll free number for exact dates

★ **Opens January 19**

#### MIDTOWN: 1199SEIU NBF

330 West 42nd Street, 9th floor, between 8th and 9th Avenues. *Subway: 1, 2, 3, 7, 9, A, B, C, D, N, R, W to Times Square.*

**HOURS:** M - F, 4-7; Sat, 9-5

#### WASHINGTON HEIGHTS: NORTHERN MANHATTAN IMPROVEMENT CORPORATION

76 Wadsworth Avenue, 2nd floor between 176th and 177th Streets. *Subway: 1, 9 to 181st Street; A to 175th Street.*

**HOURS:** M-Th, 1-7; F, 1-5; Sat, 9-5

### In Queens

#### JACKSON HEIGHTS

71-24 Roosevelt Avenue, 2nd Floor, between 71st and 72nd Avenues. *Subway: E, F, G, R, V to Jackson Heights/ Roosevelt Avenue.*

#### JAMAICA: FIRST PRESBYTERIAN CHURCH

89-60 164th Street between Jamaica and 89th Avenues. *Subway: E, J, Z to Jamaica Center; F to 169th Street.*

### In Staten Island

#### SAINT GEORGE: SI BANK & TRUST

15 Hyatt Street, between Central Avenue and Stuyvesant Place. *Subway: Take the Staten Island Railway to Saint George station.*

## What you need to bring to file your tax return

- **A photo ID.** Bring a second photo ID if you want to open a bank account, this ID must be government issued.
- **Social Security cards** (you must bring an original card, a copy of the card or a copy of last year's tax return) or ITINs, and dates of birth for yourself and all family members you are claiming. You **MUST** bring your kids' Social Security cards.
- **W-2s** for all jobs you held in 2004 and any other tax related documents.
- **Form 1099-G** if you received unemployment insurance in 2004.
- **Form 1099-INT** if you received interest from a bank account in 2004.
- If you are claiming childcare expenses, documentation of expenses and child care agency's ID or Social Security number of provider.
- If you are filing your taxes with a spouse, please bring your spouse.
- **A sample check** if you want direct deposit of your refund.
- **Prior year tax returns** if you have them.